

ONEFINANCIAL CORPORATION

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions		
	06/05/2009	2571269	1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$440	\$379	-13.9%		
Loans	\$294	\$224	-23.6%		
Construction & development	\$33	\$28	-15.6%		
Closed-end 1-4 family residential	\$93	\$76	-19.0%		
Home equity	\$7	\$7	7.1%		
Credit card	\$1	\$1	1.0%		
Other consumer	\$5	\$2	-50.9%		
Commercial & Industrial	\$64	\$39	-38.9%		
Commercial real estate	\$63	\$46	-26.4%		
Unused commitments	\$32	\$24	-26.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$53			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$22			
Cash & balances due	\$115	\$62	-46.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$14	\$2	-82.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$12	\$3	-78.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$417	\$364	-12.7%		
Deposits	\$377	\$333	-11.8%		
Total other borrowings	\$36	\$28	-21.3%		
FHLB advances	\$28	\$28	-0.2%		
Equity					
Equity capital at quarter end	\$23	\$15	-35.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	5.2%	3.9%	--		
Tier 1 risk based capital ratio	7.4%	6.5%	--		
Total risk based capital ratio	8.6%	7.8%	--		
Return on equity ¹	-66.8%	-43.3%	--		
Return on assets ¹	-3.7%	-1.7%	--		
Net interest margin ¹	4.5%	2.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	45.4%	45.8%	--		
Loss provision to net charge-offs (qtr)	126.5%	0.0%	--		
Net charge-offs to average loans and leases ¹	3.1%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	8.2%	4.4%	1.0%	0.5%	--
Closed-end 1-4 family residential	6.5%	8.3%	0.3%	0.6%	--
Home equity	0.0%	0.3%	0.0%	0.8%	--
Credit card	0.0%	0.0%	1.0%	0.0%	--
Other consumer	15.3%	18.9%	1.0%	2.3%	--
Commercial & Industrial	4.7%	12.1%	2.3%	2.2%	--
Commercial real estate	4.2%	8.4%	0.1%	0.6%	--
Total loans	5.3%	7.7%	0.8%	0.9%	--